



Seattle District Office *SBA Reporter*

Your Small Business Resource

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All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

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District Office Sets New Loan Record

Washington's lenders provided a record number of SBA loans in fiscal year 2004. With final fiscal year loan numbers to be tallied, 2,018 7(a) loans and 174 community development 504 loans had been guaranteed through the Seattle District and Spokane branch offices as of the close of business Sept. 24. This compares with 1,778 and 123 loans in each category for all of fiscal year 2003.

(A press release with FY 2004 year-end totals, along with lender rankings, will be forthcoming the first week in October.)

"Thanks to the efforts of our participating lenders and our counseling and training partners, the SBA continues to help more Washingtonians realize their dream of opening or expanding a small business," said Lyn Hamilton, acting district director of the Seattle District Office.

The actual dollar amount loaned has increased, too, but not as much as the number of loans. Through Sept. 24, \$352.5 million had been loaned through the two Washington SBA offices 7(a) program, compared with \$337.9 million last fiscal year. Meanwhile, the dollar amount of 504 loans grew from \$63 million last year to \$80.5 million through Sept. 24.

"The trend is toward smaller loans through the SBA Express loan program, which continues to grow in popularity with lenders," Hamilton said.

SBA Officials Gauge Washington's Regulatory and Small Business Climate

National Ombudsman Michael Barrera and SBA Deputy Administrator Melanie Sabelhaus both visited Seattle this summer. Barrera held a hearing on federal regulatory compliance and heard concerns from 10 testifiers. His hearing was the first to be translated into Mandarin Chinese.

In August, Sabelhaus met with several dozen Puget Sound women business owners. Regional Advocate Connie Marshall followed up on Sabelhaus's visit with a trip to Spokane Sept. 29, meeting with women business owners there (see page four).



SBA Regional Advocate Connie Marshall listens as SBA National Ombudsman Michael Barrera explains to a Chinatown pharmacist how to file a concern with his office. The July 27th hearing was videoconferenced to Spokane.

SBA's 2005 SMALL BUSINESS PERSON OF THE YEAR AWARDS

In early October, nomination guidelines will be forthcoming for next year's annual awards. The SBA's Small Business Person of the Year award and Champion Awards are recognized as the most prestigious small business awards in the nation. Several Washington State winners have gone on to become national winners. You or someone you know could be the next one!

SBA AND PARTNER NEWS AND TRANSITIONS

District Office Leads Local Initiative to Employ Older Americans



Pictured from right to left are the six partners: Irene Stewart, Seattle Mayor's Office for Senior Citizens; Walter Liang, Regional Representative of the Department of Labor; Norm Proctor, SBA Region X Regional Administrator; Chisato Kawabori, Regional Administrator of the Agency on Aging; Lyn Hamilton, acting district director of the Seattle District Office, and; Denise Klein, Executive Director, Senior Services of Seattle/King County. Also pictured are Darlene Robbins, SBA; Manuelita Ybarra, DOL Women's Bureau, and Polly Chang, National Director, National Asian Pacific Center on Aging.

Americans aged 55 and older will be the fastest growing age group in the workforce in the next two decades, according to the Department of Labor. In Seattle on Sept. 23, partners in a new alliance to assist older workers signed a Strategic Alliance Memorandum and "cut the cake," symbolizing their commitment to work together to help find and create jobs for this rapidly growing age group. More information about this partnership is available online at www.matureworkersalliance.org.

Brett Appelgren, District Counsel for the Seattle District Office, is retiring effective Sept. 30. The former bank executive was an attorney with the SBA for 18 years, most of that in the Arizona District Office. He became district counsel in Seattle in March, 2003. Brett has a degree in business administration from the University of Montana and received his law degree from Gonzaga University in Spokane. He is a member of both the Montana and Arizona State Bar Associations. He said his immediate plans include golf and relaxation.



SBA Transformation/504 loan processing. Effective Sept. 20, the Sacramento Loan Processing Center began processing all 504 applications nationwide. The Center retains the 504 files, makes all modifications and forwards the files to the District Office Counsels for closing.

In the Seattle District Office, with attorney Appelgren's retirement and Spokane Branch Office Counsel Steve Lobdell having transferred to Casper, Wyo., all 504 closings for Northwest Business Development Association will be handled by Lobdell; Alaska District Counsel Robert A. Pearson will be handling the closings for Evergreen Community Development Association.



David Young, Washington Small Business Development Center counselor in Seattle, has been named the state Star award winner. David started in 2001 in Tacoma and recently moved to a new Seattle site. In June, **John Rodenberg** was hired for the Tacoma site.



David Young



The National SCORE office in Washington, D.C. has authorized Seattle SCORE Chapter 55 to create a branch serving Clallam, Jefferson, Kitsap and Mason Counties. Appropriately named the Peninsula Branch, it serves this vast and fast-growing area with 14 counselors at one of 10 designed counseling sites. **Fred Parkinson** of Bremerton has been named the branch chapter chairman. Fred also hosts a business program that airs twice a month on Bremerton/Kitsap Access Television (BKAT).

Doug Kindred, a volunteer counselor with the SCORE Spokane Chapter 180, has been selected to serve on the SCORE National Board of Directors. Kindred has held local SCORE chapter and district leadership positions and has counseled and conducted SCORE workshops both in Spokane and in North Idaho for the past ten years.

SBA Small Business Contracting News and Success Story

New Contracting Opportunities for Service-Disabled Veterans

A new federal procurement program for Small Business Concerns owned and controlled by service-disabled veterans went in to effect earlier this year. Federal contracting officers may now set-aside or award sole-source contracts to service-disabled veteran-owned small business concerns (SDVOSBC) as follows:

1. **Set-aside** contracts may be available if there is an expectation that two or more SDVOSBCs will submit competitive bids.
2. **Sole-source** contract awards may be allowed if there is not a reasonable expectation that two or more SDVOSBCs will submit bids and the anticipated contract price does not exceed \$3 million (\$5 million for manufacturing).

Participating firms must be at least 51% owned by one or more service-disabled veterans and must conform to the small business size standard for the contract. The new rule also allows small business owners to self-certify as a SDVOSBC.

For further information or assistance go to www.sba.gov/wa/seattle/seava.

SBA 8(a) Contracting Now Online

The application is 100 percent Web-based, allowing applicants to apply without downloading any software or plug-ins, replacing a four-page written application that required substantial supporting documentation. The online application incorporates features including context sensitive help, real-time validation, printer-ready versions and integrates with the Central Contractor Registry (CCR).

For more information, visit the SBA Web site at www.sba.gov/8abd.

Puyallup Woman Wins National Recognition for Building Successful Contracting Business

The owner of Saybr Contractors, Inc., a general construction contracting firm in Puyallup, Wash., said she's always felt at home in the rough and tumble construction world, starting as a youngster when she used to accompany her father to "the office" to help clean up the construction yard where he was a fleet mechanic. From this experience, says Say, she developed a strong work ethic and a fascination with the inner workings of the construction industry.



At 19, the West Seattle High School graduate took a job as a receptionist with a Seattle-based construction firm, her first step in a career that would eventually earn her recognition

as one of the nation's top woman and/or minority contractors in the country. In July, Say was named the Minority Small Business Person of the Year for Region X, which is comprised of the states of Washington, Oregon, Idaho and Alaska.

"I was really fortunate from the start of my career to have supervisors and fellow employees that supported me," Karen said. "I never had the experience of feeling limited in what I could accomplish."

Her success has not come as a surprise to anyone who knows her, especially her parents, she said. "My parents never told me what I couldn't do," she said. "I received a lot of reassurance and never had people limiting me; I was told you're smart and can do whatever you want," she said.

"From my dad instilling me with a strong work ethic, to my supervisors giving me a chance, to the SBA providing fantastic support and encouragement, I really am indebted to those who have allowed me to fulfill my goal of being a successful woman-owned construction company."

Read the rest of Karen Say's story at www.sba.gov/wa/seattle.

The national Minority Small Business Person of the Year is Ms. Belinda A. Davis, president of DGR Associates, Inc. of Belton, Mo. More on the national awards can be found at www.sba.gov/news/04-68.pdf.

COMINGS AND GOINGS: WHAT TO WATCH FOR ...

New Small Business Resource Available at Business Education Center

Pollution prevention has long been recognized as an effective and cost-efficient tool for protecting the environment and the economy since it serves to eliminate pollution at the source before it is generated. Small business owners seeking such solutions to environmental problems can turn to the Pacific Northwest Pollution Prevention Resource Center and SBA Business Education Center for help. Information about the agency and its research on small business pollution prevention is coming to the library of small business startup services at the Seattle District Office.

PPRC's Topic Hubs is a great place to learn about pollution prevention opportunities. There are currently 45 Topic Hubs available, categorized by industry sector or topic, and range from Auto Body Repair, Paint & Coating Manufacturing, Residential Construction, among many others. Each Topic Hub not only specifies immediate opportunities to stop generating costly waste, but also provides a wealth of links and contact information for free technical assistance in your area. The information is available online at www.pprc.org/hubs.

SBA Reauthorization Bill Pending

On Sept. 21, U.S. House Small Business Committee Chairman Don Manzullo, R-Ill., and Senate Small Business Committee Chair Olympia Snowe, R-Maine, introduced companion bills to reauthorize the SBA's programs for two years.

The Small Business Reauthorization and Manufacturing Assistance Act of 2004 (H.R. 5108 and S. 2821) contains a number of provisions that were included in S.1375, a three-year reauthorization bill unanimously passed by the Senate and referred to the House almost one year ago.

Women's Business Centers Funded

Both of Western Washington's Women's Business Centers and a new center in Spokane (**see story below**) have received Congressional funding through the SBA. The **Northwest Washington Women's Business Center** in Everett received notice of funding in July for the fourth year of its five year initial grant. Meanwhile, the **Women's Business Center** in Seattle had funding restored the end of September. However, the center is currently without a director. **Carole Butkus** left the WBC when the center cut back operations July 2 when anticipated funding did not come through.



Omega Chandler, President of the Inland NW Chapter of the National Association of Women Business Owners, stands next to Karen Michaelson and Connie Marshall who are holding a ceremonial check celebrating SBA funding for the WBC in Spokane.

Spokane WBC Funded

Spokane will soon have a Women's Business Center thanks to a \$150,000 grant from the SBA. With local matching funds, start-up funding totals \$231,170 for the program, managed by The Inland Northwest Community Access Network (TINCAN). Karen Michaelson is Project Director. News of the award for the first year of a five-year project period came Sept. 24

"The Women's Business Center will be an important tool for regional entrepreneurial development," says Michaelson. The program will create at least two full-time jobs. The WBC is required to operate evenings and weekends as needed to reach the maximum number of women in need of business counseling. Training in the business uses of the Internet, Web site design and development, and courses in e-commerce are also grant requirements.

The Spokane Women's Business Center is a bit too new to have its Web site created. For more information on the Women's Business Center program nationally, visit: www.onlinewbc.gov.